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FORM PTO-1449 TO BE FILED WITH INFORMATION DISCLOSURE STATEMENT

U.S. Department of Commerce
Patent and Trademark Office

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INFORMATION
DISCLOSURE STATEMENT
BY APPLICANT

Gordon Cotter Cunningham

Applicant

June 1, 1999

Filing Date

2765

Group Art Unit

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class/ Sub-class
pu	5,611,052	03/1997	Dykstra	395/238
pu	5,659,731	08/1997	Gustafson	395/604
pu	5,696,965	12/1997	Dedrick	395/610
pu	5,745,654	04/1998	Titan	395/22
pu	5,528,490	06/1996	Hill	364/403
pu	5,706,442	06/1998	Anderson	395/227
pu	5,351,186	09/1994	Bullock	364/401
pu	5,220,501	06/1993	Lawlor	364/408
pu	5,749,075	05/1998	Toader	705/14

FOREIGN PATENT DOCUMENTS

Document Number	Date	Country	Class/ Sub-class	Translation	
				Yes	No
NONE					

OTHER DOCUMENTS

1. Dialog PR 05777108, "Credit Card Network Hits the Internet", p. 1018SE005, 10/1995.
2. American Banker, Network Assemble Card Issuers at an Internet Site, p. 11, 10/1995.
3. Internet Business News, Online Credit Card Sign-up Now Available, 11/1995.
4. Burek, John, The Hot Spot: the Credit Card Network (Web Site Provides Online Repository of Information Includes links to credit card, electronic cash and credit report services), v16, n3, p. 587, 3/1996.
5. Morall, Katherin, Profits by the Numbers, Bankers Monthly, v108 n11, pp. 25-29, 11/1991.
6. Brennan, Peter, Profitability Scoring Comes of Age, Bank Management, v69 n9, pp. 58-62, 9/1993.
7. Credit Card Management, First Union's Booming Online Branch, Vol. 8 Issue 11, pp. 1-12, 2/1996.
8. Prince, Cheryl J., Caught in the WEB, Bank Systems Technology, Home Banking, 7/1995.
9. Koh, Hian Chye and Tan, Kim Wah, Construction of a Credit Scoring Model to Asses the Default Risk of Credit Card Applicants, International Journal of Management, Vol. 11 No. 3, 9/1994.

EXAMINER

Date Considered

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

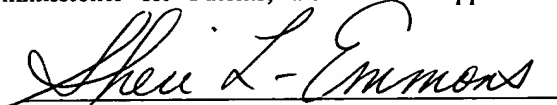
The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.

Applicant respectfully requests that the documents cited herein be made of record in the normal manner that such documents appear on the printed patent as being considered and made of record.

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: June 1, 1999

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Assistant Commissioner for Patents, Box Patent Application, Washington, D.C. 20231


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